

Fill in this information to identify the case:

Debtor 1 Julian Flores
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: Western District of Washington (Seattle)
Case number 11-20512

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 0083

Date of payment change:

Must be at least 21 days after date of this notice

08/15/2016

New total payment:

Principal, interest, and escrow, if any

\$1,623.77

Uniform Claim Identifier: _____

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 3.57%

New interest rate: 3.57%

Current principal and interest payment: \$1,436.60

New principal and interest payment: \$1,395.52

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Senique Moore

Date 06/10/2016

VP Loan Documentation

Print: Senique Moore

Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC X7801-014

3476 Stateview Blvd.

Fort Mill, SC 29715

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 11-20512

Judge: Timothy W Dore

In re:

Julian Flores

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on or before June 13, 2016, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Julian Flores
30845 10th Ave SW
Federal Way, WA 98023

Debtor's Attorney: Jonathan S Smith
Advantage Legal Group
12207 NE 8th St
Bellevue, WA 98005

Trustee: K Michael Fitzgerald
600 University St ;2200
Seattle, WA 98101

/s/ Bill Taylor

4 S Technologies, LLC
(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home
Mortgage)

WELLS FARGO HOME MORTGAGE
 RETURN MAIL OPERATIONS
 PO BOX 14472
 DES MOINES, IA 50306

**WELLS
FARGO**

**HOME
MORTGAGE**

JULIAN FLORES
 30845 10TH AVE SW
 FEDERAL WAY, WA 98023

Account Information

Fax: (866) 278-1179
Telephone: (866) 234-8271
Correspondence: PO Box 10335
 Des Moines, IA 50306

Hours of Operation: Mon - Fri, 6 a.m. - 10 p.m.,
 Sat, 8 a.m. - 2 p.m., CT

Loan Number: [REDACTED]
Property Address: 30845 10th Ave SW
 Federal Way WA 98023

May 31, 2016

Changes to Your Mortgage Interest Rate and Payments on August 15, 2016.

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a one month period during which your interest rate stayed the same. That period ends on July 15, 2016, so on that date your interest rate changes. After that, your interest rate may change every month for the rest of your loan term. Even though your interest rate adjusts every month, your payment adjusts every twelve months.

	Current Interest Rate and Monthly Payment	New Interest Rate and Monthly Payment
Interest Rate	3.57000%	3.57000%
Principal	\$720.87	\$684.08
Interest	\$715.73	\$711.44
Escrow	\$228.25	\$228.25
Total Monthly Payment	\$1,664.85	\$1,623.77 (due August 15, 2016)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is 0.38000% and your margin is 3.19000%. Your "Cost Of Savings" index is published monthly by the Wells Fargo Bank.

Interest Rate Limits: Your interest rate cannot go higher than 11.95000% during the life of the loan. Your interest rate cannot go lower than 3.19000% during the life of the loan.

Account Information**Loan Number:**

[REDACTED]

Property Address:30845 10th Ave SW
Federal Way WA 98023**Changes to Your Mortgage Interest Rate and Payments on August 15, 2016.**

New Interest Rate and Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on your payment rate of 3.57000%, your interest bearing balance of \$239,138.39 and your remaining loan term of 240 months. Your payment can increase by no more than 7.50000% from the Current Payment.

Prepayment Penalty: None.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt, and we have a security interest in the property and will only exercise our rights as against the property.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.